

Exhibit 7

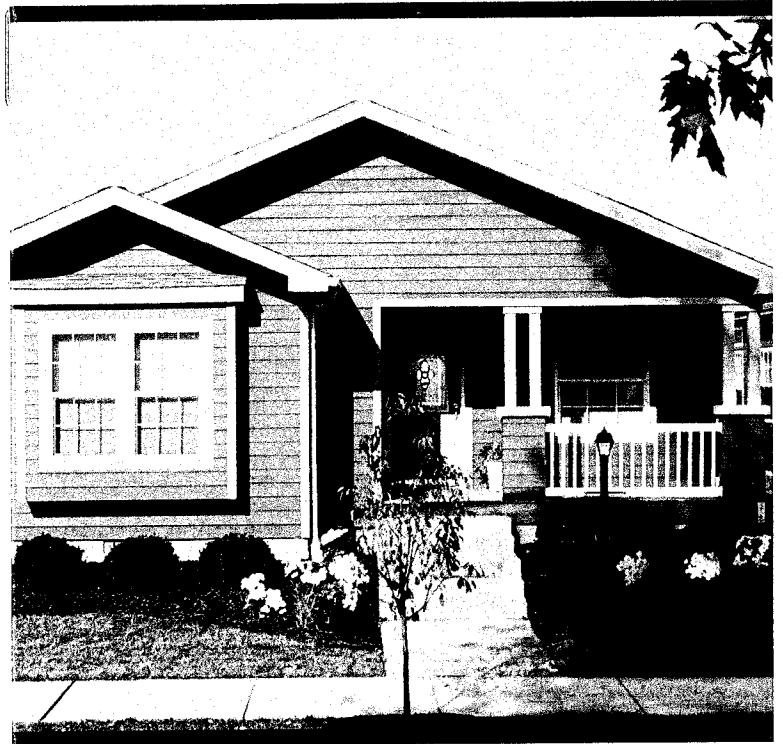
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The original exhibit is on file at the Montana Historical Society and may be viewed there.

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QuickFacts



TRENDS AND INFORMATION ABOUT THE
MANUFACTURED HOUSING INDUSTRY

2008

The HUD Code

All manufactured homes are constructed in accordance with the Federal Manufactured Home Construction and Safety Standards, in effect since June 15, 1976. This building code, administered by the U.S. Department of Housing and Urban Development (HUD) and known as the HUD Code, regulates home design and construction, strength and durability, fire resistance, and energy efficiency. In the early 1990's this building code was revised to enhance energy efficiency and ventilation standards and to improve the wind resistance of manufactured homes in areas prone to hurricane-force winds. The Manufactured Housing Improvement Act of 2000 establishes a more timely and systematic approach to code updates and enhancements.

Every manufactured home has a red and silver label certifying that it was built and inspected in compliance with the HUD Code. No manufactured home may be shipped from the factory unless it complies with the HUD Code and receives the certification label from an independent, third-party inspection agency.

Manufactured Housing Institute

The Manufactured Housing Institute (MHI) is a nonprofit national trade association representing all segments of the manufactured and modular housing industries, including manufactured and modular home builders, suppliers, retailers, community developers, owners and managers, insurers, and financial service providers.

From its headquarters in Arlington, Va., MHI works to promote fair laws and regulations, increase and improve financing options, provide technical analysis and research, promote industry professionalism, remove zoning barriers, and educate external audiences about the benefits of manufactured and modular housing. Through these various programs and activities, MHI seeks to promote the use of manufactured and modular housing to consumers, developers, lenders, community operators, insurers, the media and public officials so that more Americans can realize their dream of homeownership.



Manufactured Housing Institute

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